

# Dropping a dependent due to divorce

This checklist can help guide you through the process of dropping a dependent from coverage. Please note, not all items apply to all employees.

## Applicable insurance changes

*Changes must be made within 31 days of your special eligibility situation. You cannot drop your own coverage; you may drop dependents' coverage only. You can change or add certain coverage.*

### **Effective date of change:**

- *Health, dental and vision: first of the month after the divorce is final.*
- *Optional Life: first day of month following divorce if no medical evidence needed; otherwise, first day of month following approval.*
- *Dependent Life-Spouse and/or Child: last day of the month in which the divorce is final.*

- ☐ Change [health plan](#) coverage level.
- ☐ Change [dental plan](#) coverage level.
- ☐ Change [State Vision Plan](#) coverage level.
- ☐ Enroll in or increase [Optional Life](#) coverage up to \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- ☐ Cancel or decrease [Optional Life](#) insurance.
- ☐ Drop [Dependent Life-Spouse](#) coverage.
- ☐ Change [MoneyPlus](#) flexible spending accounts.
- ☐ Enroll in or change [Health Savings Account](#), if applicable.
- ☐ Update life insurance beneficiaries, if applicable.

## Applicable retirement changes

*A divorce does not automatically change the designated beneficiary for your retirement plan. You must request changes to your beneficiaries if desired.*

- ☐ Update retirement plan beneficiaries.
- ☐ Update [State ORP](#) beneficiaries with service provider, if applicable.
- ☐ Update [Deferred Comp](#) beneficiaries with Empower Retirement, if applicable.
- ☐ Retired members of SCRS and PORS may be eligible to select a new payment option or change a beneficiary for an existing payment option within five years after the date of divorce.

## Employee to-dos

- ☐ Change name and update address in [MyBenefits](#) and [Member Access](#), if applicable.
- ☐ Elect insurance coverage changes in [MyBenefits](#) and submit required documentation.
- ☐ Complete a MetLife *Statement of Health* if medical evidence is required for life insurance.
- ☐ Review the [Designating Active Member Beneficiaries](#) flyer, and update life insurance, retirement plan, State ORP and Deferred Comp beneficiaries, if applicable.
- ☐ Review former spouse insurance coverage, if applicable.
- ☐ Complete and submit a [Retired Member Change of Beneficiary](#) (Form 7201), if applicable. To change the form of a member's monthly benefit, PEBA must receive the form within five years of the change in marital status.